

2015
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	616,840,354	22.1%
2	ALLSTATE INS GRP	301,124,636	10.8%
3	NATIONWIDE CORP GRP	226,859,873	8.1%
4	LIBERTY MUT GRP	218,296,524	7.8%
5	GRANGE MUT CAS GRP	159,048,318	5.7%
6	ERIE INS GRP	139,390,913	5.0%
7	CINCINNATI FIN GRP	111,859,097	4.0%
8	WESTFIELD Grp	109,546,211	3.9%
9	UNITED SERV AUTOMOBILE ASSN GR	85,747,093	3.1%
10	FARMERS INS GRP	83,497,941	3.0%
11	AUTO OWNERS GRP	81,404,773	2.9%
12	AMERICAN FAMILY INS GRP	80,138,275	2.9%
13	Travelers Grp	52,681,234	1.9%
14	MOTORISTS MUT GRP	52,479,180	1.9%
15	STATE AUTO MUT GRP	45,796,155	1.6%
16	WESTERN RESERVE GRP	39,213,204	1.4%
17	OHIO MUT GRP	32,983,478	1.2%
18	METROPOLITAN GRP	31,767,458	1.1%
19	Chubb Ltd Grp	23,729,088	0.9%
20	HARTFORD FIRE & CAS GRP	22,512,912	0.8%
21	CENTRAL MUT INS CO GRP	20,481,588	0.7%
22	PEKIN INS GRP	18,082,911	0.6%
23	PROGRESSIVE GRP	18,003,340	0.6%
24	Ohio Fair Plan Underwriting Assoc	15,005,086	0.5%
25	Ameriprise Fin Grp	13,667,485	0.5%
26	Hastings Mut Ins Co	12,135,016	0.4%
27	CELINA GRP	10,853,343	0.4%
28	Munich Re Grp	10,714,418	0.4%
29	Wayne & Washington Mut Grp	10,456,311	0.4%
30	The Hanover Ins Grp	10,274,486	0.4%

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The organizational structure and premium are based on the NAIC database as of 5/26/2015.

RANK	Group Name	Direct Written Premium	2015 Market Share
31	Goodville & German Mut Grp	10,123,234	0.4%
32	QBE INS GRP	9,953,316	0.4%
33	CSAA Ins Grp	9,329,476	0.3%
34	AMICA MUT GRP	9,005,853	0.3%
35	AMERICAN NATL FIN GRP	8,717,189	0.3%
36	DONEGAL GRP	8,610,833	0.3%
37	Assurant Inc Grp	7,780,843	0.3%
38	MAPFRE INS GRP	7,235,479	0.3%
39	AUTOMOBILE CLUB MI GRP	7,053,937	0.3%
40	FRANKENMUTH GRP	6,370,113	0.2%
41	SELECTIVE INS GRP	5,273,363	0.2%
42	Acuity A Mut Ins Co	5,090,316	0.2%
43	BUCKEYE INS GRP	4,546,429	0.2%
44	EMC INS CO GRP	4,047,974	0.1%
45	ELECTRIC INS GRP	3,385,099	0.1%
46	CALIFORNIA CAS MGMT GRP	3,179,510	0.1%
47	AMERICAN INTL GRP	3,158,449	0.1%
48	MutualAid eXchange	2,826,976	0.1%
49	GUIDEONE INS GRP	2,343,201	0.1%
50	ALLIANZ INS GRP	2,260,338	0.1%
51	HORACE MANN GRP	1,821,535	0.1%
52	Tuscarora Grp	1,488,384	0.1%
53	WBL Grp	1,328,340	0.0%
54	Municipal Mut Ins Co	1,223,345	0.0%
55	Pure Companies Grp	1,138,715	0.0%
56	Kemper Corp Grp	864,757	0.0%
57	Armed Forces Ins Exch	681,773	0.0%
58	MARKEL CORP GRP	339,650	0.0%
59	FIRST AMER TITLE GRP	338,712	0.0%
60	AEGIS GRP	240,275	0.0%
61	PHARMACISTS MUT GRP	169,186	0.0%
62	First Acceptance Ins Grp	162,592	0.0%
63	Century Natl Ins Co	122,556	0.0%
64	Mennonite Mut Grp	77,874	0.0%
65	AmTrust NGH Grp	62,407	0.0%
66	Inland Mut Ins Co	59,872	0.0%
67	Spinnaker Ins Co	37,013	0.0%
68	FM GLOBAL GRP	26,238	0.0%

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RANK	Group Name	Direct Written Premium	2015 Market Share
69	RLI INS GRP	4,088	0.0%
70	Aspen Ins Holding Grp	2,144	0.0%
Top 70	Sub Total:	2,785,072,085	100.0%
	Others Sub Total:	-12,888	0.0%
	Total All Groups:	2,785,059,197	100.0%

2015
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INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP State Farm Fire & Cas Co	616,840,354 616,840,354	22.1% 22.1%
2	ALLSTATE INS GRP Allstate Prop & Cas Ins Co Allstate Vehicle & Prop Ins Co Allstate Ind Co Allstate Ins Co Encompass Home & Auto Ins Co Encompass Ins Co Of Amer Esurance Ins Co Encompass Ind Co Esurance Prop & Cas Ins Co North Light Specialty Ins Co	301,124,636 91,804,411 75,684,945 53,806,452 51,562,893 19,805,024 2,769,326 2,725,719 2,044,957 886,524 34,385	10.8% 3.3% 2.7% 1.9% 1.9% 0.7% 0.1% 0.1% 0.1% 0.0% 0.0%
3	NATIONWIDE CORP GRP Nationwide Prop & Cas Ins Co Nationwide Mut Fire Ins Co Nationwide Gen Ins Co Allied Prop & Cas Ins Co Nationwide Mut Ins Co Amco Ins Co HARLEYSVILLE LAKE STATES INS CO Crestbrook Ins Co Scottsdale Surplus Lines Ins Co Nationwide Affinity Co of Amer Depositors Ins Co Scottsdale Ins Co Nationwide Ins Co Of Amer	226,859,873 110,214,371 63,638,089 29,512,803 10,236,060 8,200,839 1,605,377 1,584,460 789,141 734,647 184,697 159,331 1,258 -1,200	8.1% 4.0% 2.3% 1.1% 0.4% 0.3% 0.1% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%

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The organizational structure and premiums are based on the NAIC database as of 5/26/2016.

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
4	LIBERTY MUT GRP	218,296,524	7.8%
	Safeco Ins Co Of IN	104,630,611	3.8%
	Liberty Ins Corp	48,573,210	1.7%
	Liberty Mut Fire Ins Co	34,709,540	1.2%
	LM Ins Corp	30,395,860	1.1%
	American States Ins Co Of TX	299	0.0%
	Mid Amer Fire & Cas Co	2	0.0%
	Peerless Ind Ins Co	-7	0.0%
	American Fire & Cas Co	-343	0.0%
	American States Preferred Ins Co	-1,023	0.0%
	American States Ins Co	-1,413	0.0%
	Safeco Ins Co Of Amer	-1,798	0.0%
	West Amer Ins Co	-8,414	0.0%
5	GRANGE MUT CAS GRP	159,048,318	5.7%
	Grange Prop & Cas Ins Co	86,034,993	3.1%
	Grange Mut Cas Co	73,013,325	2.6%
6	ERIE INS GRP	139,390,913	5.0%
	Erie Ins Exch	76,785,795	2.8%
	Erie Ins Co	62,605,118	2.2%
7	CINCINNATI FIN GRP	111,859,097	4.0%
	Cincinnati Ins Co	111,859,097	4.0%
8	WESTFIELD Grp	109,546,211	3.9%
	Westfield Natl Ins Co	69,573,828	2.5%
	American Select Ins Co	25,258,233	0.9%
	Westfield Ins Co	14,714,150	0.5%
9	UNITED SERV AUTOMOBILE ASSN GR	85,747,093	3.1%
	United Serv Automobile Assn	41,483,399	1.5%
	USAA Cas Ins Co	23,813,026	0.9%
	USAA Gen Ind Co	15,697,172	0.6%
	Garrison Prop & Cas Ins Co	4,753,496	0.2%
10	FARMERS INS GRP	83,497,941	3.0%
	Farmers Ins Exch	45,349,781	1.6%
	Farmers Ins Of Columbus Inc	18,424,833	0.7%
	Foremost Ins Co Grand Rapids MI	16,260,933	0.6%
	Foremost Prop & Cas Ins Co	2,836,178	0.1%
	Civic Prop & Cas Co	600,510	0.0%
	Neighborhood Spirit Prop & Cas Co	24,705	0.0%
	Exact Prop & Cas Co Inc	1,001	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
11	AUTO OWNERS GRP	81,404,773	2.9%
	Home Owners Ins Co	33,454,551	1.2%
	Auto Owners Ins Co	26,033,134	0.9%
	Owners Ins Co	21,917,088	0.8%
12	AMERICAN FAMILY INS GRP	80,138,275	2.9%
	American Family Ins Co	51,702,893	1.9%
	Homesite Ins Co Of The Midwest	28,435,382	1.0%
13	Travelers Grp	52,681,234	1.9%
	Travelers Prop Cas Ins Co	33,775,310	1.2%
	Standard Fire Ins Co	14,852,116	0.5%
	Travelers Home & Marine Ins Co	2,178,538	0.1%
	Travelers Ind Co Of Amer	994,236	0.0%
	Automobile Ins Co Of Hartford CT	867,471	0.0%
	Travelers Ind Co Of CT	13,563	0.0%
14	MOTORISTS MUT GRP	52,479,180	1.9%
	Motorists Mut Ins Co	52,479,180	1.9%
15	STATE AUTO MUT GRP	45,796,155	1.6%
	State Auto Ins Co of OH	23,856,881	0.9%
	State Automobile Mut Ins Co	21,939,274	0.8%
16	WESTERN RESERVE GRP	39,213,204	1.4%
	Lightning Rod Mut Ins Co	23,388,917	0.8%
	Western Reserve Mut Cas Co	14,053,173	0.5%
	Sonnenberg Mut Ins Assoc	1,771,114	0.1%
17	OHIO MUT GRP	32,983,478	1.2%
	United Ohio Ins Co	21,875,082	0.8%
	Ohio Mut Ins Co	11,108,396	0.4%
18	METROPOLITAN GRP	31,767,458	1.1%
	Metropolitan Prop & Cas Ins Co	20,755,347	0.7%
	Metropolitan Grp Prop & Cas Ins Co	10,223,076	0.4%
	Economy Premier Assur Co	789,035	0.0%

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
19	Chubb Ltd Grp	23,729,088	0.9%
	Pacific Ind Co	14,053,600	0.5%
	Chubb Natl Ins Co	3,660,349	0.1%
	Great Northern Ins Co	2,187,261	0.1%
	Bankers Standard Ins Co	2,030,486	0.1%
	Federal Ins Co	1,357,896	0.0%
	Vigilant Ins Co	240,491	0.0%
	Ace Amer Ins Co	110,173	0.0%
	Chubb Custom Ins Co	52,355	0.0%
	Illinois Union Ins Co	38,146	0.0%
	Chubb Ind Ins Co	-1,669	0.0%
20	HARTFORD FIRE & CAS GRP	22,512,912	0.8%
	Property & Cas Ins Co Of Hartford	9,651,856	0.3%
	Trumbull Ins Co	6,560,489	0.2%
	Hartford Underwriters Ins Co	2,345,254	0.1%
	Sentinel Ins Co Ltd	1,513,802	0.1%
	Hartford Ins Co Of The Midwest	1,083,648	0.0%
	Twin City Fire Ins Co Co	870,571	0.0%
	Hartford Cas Ins Co	187,989	0.0%
	Hartford Fire In Co	150,269	0.0%
	Hartford Accident & Ind Co	149,034	0.0%
21	CENTRAL MUT INS CO GRP	20,481,588	0.7%
	Central Mut Ins Co	20,481,588	0.7%
22	PEKIN INS GRP	18,082,911	0.6%
	Pekin Ins Co	18,082,911	0.6%
23	PROGRESSIVE GRP	18,003,340	0.6%
	Progressive Specialty Ins Co	10,610,371	0.4%
	American Strategic Ins Corp	7,393,196	0.3%
	Progressive Cas Ins Co	-227	0.0%
24	Ohio Fair Plan Underwriting Assoc	15,005,086	0.5%
	Ohio Fair Plan Underwriting Assoc	15,005,086	0.5%
25	Ameriprise Fin Grp	13,667,485	0.5%
	IDS Prop Cas Ins Co	13,667,485	0.5%
26	Hastings Mut Ins Co	12,135,016	0.4%
	Hastings Mut Ins Co	12,135,016	0.4%
27	CELINA GRP	10,853,343	0.4%
	National Mut Ins Co	10,853,343	0.4%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
28	Munich Re Grp	10,714,418	0.4%
	American Modern Select Ins Co	6,630,563	0.2%
	American Modern Home Ins Co	2,146,631	0.1%
	American Family Home Ins Co	1,937,224	0.1%
29	Wayne & Washington Mut Grp	10,456,311	0.4%
	Wayne Mut Ins Co	10,456,311	0.4%
30	The Hanover Ins Grp	10,274,486	0.4%
	Citizens Ins Co Of OH	10,219,541	0.4%
	Citizens Ins Co Of Amer	54,945	0.0%
31	Goodville & German Mut Grp	10,123,234	0.4%
	Goodville Mut Cas Co	10,087,033	0.4%
	German Mut Ins Co	36,201	0.0%
32	QBE INS GRP	9,953,316	0.4%
	Praetorian Ins Co	4,469,535	0.2%
	QBE Ins Corp	4,162,307	0.1%
	General Cas Co Of WI	1,321,474	0.0%
33	CSAA Ins Grp	9,329,476	0.3%
	CSAA Fire & Cas Ins Co	9,329,476	0.3%
34	AMICA MUT GRP	9,005,853	0.3%
	Amica Mut Ins Co	9,005,853	0.3%
35	AMERICAN NATL FIN GRP	8,717,189	0.3%
	American Natl Prop & Cas Co	8,347,392	0.3%
	American Natl Gen Ins Co	369,797	0.0%
36	DONEGAL GRP	8,610,833	0.3%
	Atlantic States Ins Co	5,816,732	0.2%
	Donegal Mut Ins Co	2,794,101	0.1%
37	Assurant Inc Grp	7,780,843	0.3%
	American Bankers Ins Co Of FL	7,632,862	0.3%
	American Security Ins Co	136,674	0.0%
	Standard Guar Ins Co	11,307	0.0%
38	MAPFRE INS GRP	7,235,479	0.3%
	American Commerce Ins Co	7,235,479	0.3%
39	AUTOMOBILE CLUB MI GRP	7,053,937	0.3%
	Memberselect Ins Co	7,053,937	0.3%
40	FRANKENMUTH GRP	6,370,113	0.2%
	Frankenmuth Mut Ins Co	6,370,113	0.2%

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
41	SELECTIVE INS GRP	5,273,363	0.2%
	Selective Ins Co Of SC	4,380,924	0.2%
	Selective Ins Co Of The Southeast	892,439	0.0%
42	Acuity A Mut Ins Co	5,090,316	0.2%
	Acuity A Mut Ins Co	5,090,316	0.2%
43	BUCKEYE INS GRP	4,546,429	0.2%
	Buckeye State Mut Ins Co	4,546,429	0.2%
44	EMC INS CO GRP	4,047,974	0.1%
	Hamilton Mut Ins Co	4,047,974	0.1%
45	ELECTRIC INS GRP	3,385,099	0.1%
	Electric Ins Co	3,385,099	0.1%
46	CALIFORNIA CAS MGMT GRP	3,179,510	0.1%
	California Cas Gen Ins Co of OR	3,179,510	0.1%
47	AMERICAN INTL GRP	3,158,449	0.1%
	AIG Prop Cas Co	2,178,212	0.1%
	Lexington Ins Co	980,237	0.0%
48	MutualAid eXchange	2,826,976	0.1%
	MutualAid eXchange	2,826,976	0.1%
49	GUIDEONE INS GRP	2,343,201	0.1%
	Guideone Mut Ins Co	1,797,957	0.1%
	Guideone Specialty Mut Ins Co	545,244	0.0%
50	ALLIANZ INS GRP	2,260,338	0.1%
	American Ins Co	1,069,894	0.0%
	National Surety Corp	970,585	0.0%
	Firemans Fund Ins Co	219,004	0.0%
	Associated Ind Corp	855	0.0%
51	HORACE MANN GRP	1,821,535	0.1%
	Teachers Ins Co	1,498,646	0.1%
	Horace Mann Ins Co	322,889	0.0%
52	Tuscarora Grp	1,488,384	0.1%
	Tuscarora Wayne Ins Co	774,688	0.0%
	Keystone Natl Ins Co	713,696	0.0%
53	WBL Grp	1,328,340	0.0%
	Stillwater Ins Co	1,328,340	0.0%
54	Municipal Mut Ins Co	1,223,345	0.0%
	Municipal Mut Ins Co	1,223,345	0.0%
55	Pure Companies Grp	1,138,715	0.0%
	Privilege Underwriters Recp Exch	1,138,715	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
56	Kemper Corp Grp	864,757	0.0%
	Kemper Independence Ins Co	659,014	0.0%
	Unitrin Direct Prop & Cas Co	135,552	0.0%
	Merastar Ins Co	42,217	0.0%
	Unitrin Preferred Ins Co	27,974	0.0%
57	Armed Forces Ins Exch	681,773	0.0%
	Armed Forces Ins Exch	681,773	0.0%
58	MARKEL CORP GRP	339,650	0.0%
	Markel Amer Ins Co	337,027	0.0%
	Evanston Ins Co	3,076	0.0%
	Essex Ins Co	-453	0.0%
59	FIRST AMER TITLE GRP	338,712	0.0%
	First Amer Prop & Cas Ins Co	338,712	0.0%
60	AEGIS GRP	240,275	0.0%
	Aegis Security Ins Co	240,275	0.0%
61	PHARMACISTS MUT GRP	169,186	0.0%
	Pharmacists Mut Ins Co	169,186	0.0%
62	First Acceptance Ins Grp	162,592	0.0%
	First Acceptance Ins Co Inc	162,592	0.0%
63	Century Natl Ins Co	122,556	0.0%
	Century Natl Ins Co	122,556	0.0%
64	Mennonite Mut Grp	77,874	0.0%
	Mennonite Mut Ins Co	77,874	0.0%
65	AmTrust NGH Grp	62,407	0.0%
	Integon Natl Ins Co	62,407	0.0%
66	Inland Mut Ins Co	59,872	0.0%
	Inland Mut Ins Co	59,872	0.0%
67	Spinnaker Ins Co	37,013	0.0%
	Spinnaker Ins Co	37,013	0.0%
68	FM GLOBAL GRP	26,238	0.0%
	Affiliated Fm Ins Co	26,238	0.0%
69	RLI INS GRP	4,088	0.0%
	RLI Ins Co	4,088	0.0%
70	Aspen Ins Holding Grp	2,144	0.0%
	Aspen Amer Ins Co	2,144	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
Top 70	Sub Total:	2,785,072,085	100.0%
	Others Sub Total:	-12,888	0.0%
	Total All Company Groups:	2,785,059,197	100.0%

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